

THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS
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Ruth Ann Minner, Governor
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James L. Thompson, Chairman
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CHAIRMAN'S UPDATE

My Fellow Veterans,

As I indicated in the Oct-Dec 2000 issue of "*The Centurion*", we are finally beginning to see the light at the end of the tunnel regarding the State Veterans Home. That light of reality is growing larger every day. The University of Delaware, now completing a feasibility study for the home, has concurred with us the size of the facility and the number of projected beds. Phase II of the study examines projected building and operating costs for the home. The University of Delaware anticipates completion and submission of the study to the General Assembly by late April.

For Budget year 2002, the Commission has requested the hiring of a third State Service Officer, as well as an additional secretary and a receptionist, in order for us to meet existing demand and provide for timely and more efficient services to you.

A special thanks to the Joint Finance Committee and to House Speaker Terry Spence for their continuing support of the Commission of Veterans Affairs and all Delaware veterans in general.

Sincerely,

Jim Thompson
Chairman

THOUGHT FOR THE QUARTER

"A taxpayer resents the fact that death and taxes don't come in that order!"

THE TRAVELING VIETNAM VETERANS MEMORIAL

The Delaware River and Bay Authority will be hosting *"The Wall That Heals,"* a half-scale traveling replica of the Vietnam Veterans Memorial in Washington, D.C. It will be displayed at the Delaware Memorial Bridge War Plaza, New Castle, DE, from April 5-9, 2001. The exhibition will feature the dramatic replica – stretching nearly 246 feet in total length – as well as a display of memorabilia left at the Wall in Washington. *"The Wall That Heals"* will be accessible to visitors from the Opening Ceremony on Thursday, April 5th at 10:00 AM until the closing "Taps" on Sunday, April 8th at 10:00 PM. For more information, or if you would like to volunteer, please contact The Delaware River and Bay Authority at (302) 571-6481.

NEWARK ARMED FORCES PARADE

Delaware's largest military and veterans parade will be held on Sunday, May 20, 2001. From the small display in 1935 to the larger participation 67 years later, the purpose remains the same, to honor and remember those who have served our country. We begin traditionally at 1:00 PM, with a stirring military service on the University of Delaware mall in front of Memorial Hall. The service will be followed by a parade of military, veterans, and civic groups down Main Street. This year, the parade will honor the Military Order of the Purple Heart, recognizing our combat wounded. The City of Newark and the Memorial Day Committee are pleased to extend an invitation to the citizens of Delaware to attend the state memorial ceremonies and parade honoring those who have given so much to their country and to us as individuals. In order to maintain this state-wide memorial, tax deductible contributions would be greatly appreciated and may be forwarded to: Newark Memorial Day Committee, PO Box 390, Newark, DE 19715.

MEMORIAL DAY SERVICES

The Korean War Veterans Association and the Delaware Commission of Veterans Affairs will host Memorial Day Services, Wednesday, May 30, 2001. The service will be at the Memorial Bridge Plaza, Delaware Memorial Bridge, New Castle, Delaware, beginning at 10:30 AM. Following the services at the Memorial Bridge Plaza, the Delaware Veterans Memorial Cemetery in Bear, Delaware, will hold its service at 1:30 PM. For further information, please call (800) 344-9900 (in state only) or (302) 739-2792.

VETERANS AFFAIRS COMMITTEE APPOINTED FOR THE HOUSE

The Delaware Commission of Veterans Affairs would like to thank the Speaker of the House Terry Spence for appointing a Veterans Affairs Committee for the House. The Committee was formed to assist with legislative issues for veterans and their families. The Committee members are listed below:

Rep. Dick Cathcart (Chair) –R	(Dist 9)	744-4391
Rep. Deborah Hudson (Vice-chair) –R	(Dist 12)	744-4249
Rep. George Carey –R	(Dist 36)	744-4119
Rep. Ben Ewing –R	(Dist 35)	744-4150
Rep. Bill Oberle –R	(Dist 24)	744-4173
Rep. Donna Stone –R	(Dist 32)	744-4253
Rep. Pam Thornburg –R	(Dist 29)	744-4175
Rep. David Brady –D	(Dist 8)	744-4351
Rep. Bruce Ennis –D	(Dist 28)	744-4351
Rep. Bob Gilligan –D	(Dist 19)	577-8476
Rep. Mike Mulrooney –D	(Dist 17)	744-4351
Rep. John Viola –D	(Dist 26)	577-8474

We would like to thank these members and Rep. Spence for their continued support and commitment to veterans issues and the State home.

BILL INTRODUCED FOR WWII VETERANS TO RECEIVE HIGH SCHOOL DIPLOMA

Representative Shirley Price introduced House Bill 60, to provide high school diplomas to those World War II veterans who did not graduate from high school due to their military service. Further information will be provided as it becomes available.

"THANK-YOU-AMERICA CERTIFICATE" ISSUED BY FRENCH GOVERNMENT – NOW AVAILABLE

During the last year, the Office of Intergovernmental and International Affairs has been coordinating with the French Government in their efforts to recognize WWII veterans who participated in the landing at Normandy and in the liberation of France from 1944-1945. The recognition is in the form of a certificate to be issued to the surviving veteran after the required application is completed and the veteran provides substantiation to the French Government that he or she qualified for the certificate under the French requirements. The French authorities have finalized the details concerning

this wonderful project and will be issuing the THANK-YOU-AMERICA CERTIFICATE to recognize the participation of all American and allied soldiers who took part in the Normandy landing and contributed to the liberation of France. The certificate is meant to express the gratitude of the French people to the veterans who participated in the Normandy landing and liberation of France, on French territory and in French territorial waters and airspace, between June 6, 1944, and May 8, 1945. The certificate will not be issued posthumously. Additional information is available on the Embassy's website at <http://www.info-france-usa.org/news/statmnts/ww2/index.htm>. (Department of Veterans Affairs, Deputy Assistant Secretary for Intergovernmental Affairs, January 18, 2001) To request an application or additional information, contact the Delaware Commission of Veterans Affairs at (800) 344-9900 (In state) or (302) 739-2792.

VA COMMITTEE CHAIRMAN SMITH UNVEILS WIDE-RANGING VETERANS' BENEFITS PACKAGE

Veterans' Opportunities Act of 2001 includes burial, disability, pension, and education improvements. Rep. Chris Smith (R-NJ) introduced his first major bill as chairman of the House Veterans' Affairs Committee, a comprehensive package of burial, disability, and pension benefit improvements, to the Veterans of Foreign Wars. Chairman Smith chose the occasion of VFW's annual legislative presentation to unveil The Veterans' Opportunities Act of 2000, which he formally introduced later in the day in the full House. "This measure would make a number of needed improvements to VA benefits and services," Smith said on the House floor. "Veterans' benefits and services indeed are 'earned opportunities'. They are earned through selfless and often hazardous service to our nation, during war and peace alike. Doing right by America's sons and daughters who have worn the military uniform is firmly ingrained in our national values, our national pride, and our sense of moral responsibility."

Key provisions of the measure would:

- Increase the burial and funeral allowance from \$1,500 to \$2,000 for veterans whose deaths are service-connected, and from \$300 to \$500 for veterans with non-service connected disabilities, and increase the burial plot allowance from \$150 to \$300.
- Increase the assistance to severely disabled veterans for automobile and adaptive equipment from \$8,000 to \$9,000, and for specially adapted housing grants from \$43,000 to \$48,000.
- Revise the net worth rules of VA's means-tested pension program to exclude the value of real property used for agriculture.
- Expand the definition of "eligible dependent" for purposes of VA outreach services.
- Extend to as early as nine months before discharge the time that VA, Department of Defense, and Department of Labor transition counseling is available to someone leaving military service. The

period would be extended to as much as 18 months for those retiring after military careers.

- Permit veterans to use VA education benefits for certificate programs offered by an institution of higher learning by way of independent study.

Smith told VFW members from across the country packed into the Cannon Caucus Room that he and Ranking Democrat Member Lane Evans (D-IL) would "fast track" the measure. Smith tied the burial and funeral provisions to VA's acknowledgement that the death rate among veterans will continue to increase, peaking around the year 2008. More than 1,500 veterans now die every day. "The amount payable for these benefits has remained constant for many years in spite of inflation," Smith said. "The purchasing power associated with these provisions still is limited and I consider these provisions as a starting point for further improvements." With respect to counseling service members, he said that the Defense Department expected to separate about 238,000 military personnel every year for the foreseeable future. He added that many servicemembers around the world expressed a desire for more than the present 90 days before separation allowed for transition counseling furnished by VA, DOD, and Department of Labor. (VA Intergovernmental Affairs, March 1, 2001)

DENIED VA CLAIMS

Denied VA Claims: Precedential Opinion of the VA General Counsel, Number 3-2001 (known as "VAOPGCPREC 3-2001"). This opinion sets out legal guidelines under the Veterans Claims Assistance Act of 2000 (VCAA) and answers three questions for every veteran who has had a claim denied or whose claim is pending appeal for being not well grounded. *Final "Not Well-Founded" Claims* – If your claim has been denied because it is not well grounded, and that denial is final, nothing in the VCAA requires the VA to locate and readjudicate it. While the leadership could direct such a search, they apparently have decided against it. Without a timely request by you, the regional offices are not required to search for denied claims for you on their own initiative. To be safe, you should request that your claim be reopened and readjudicated. To be fair, as a policy matter, the VA will readjudicate claims under the VCAA if they discover your claim denial while working on an existing claim or remand, or if they learn of a denied claim through a third party such as your congressman. But that does not change the fact that the burden is still on you. Only claims that were finally denied between July 14, 1999 and November 9, 2000 (the date the VCAA was enacted), may be readjudicated under the VCAA, and no claim can be readjudicated after November 9, 2002. November 9, 2002, is the absolute cut-off date.

Dealing With A Closed Claim – If your claim was finally denied as not well grounded, and you are within the time limits and ask the VA to readjudicate your claim, the VA must treat it "as if the denial or dismissal had not been made." That means their initial decision never happened. The board's

decision is gone, and the court's decision is gone. Those decisions are "non-existent" because the board and the court now have no jurisdiction. It's a new ball game. The VA must start all over again to develop and adjudicate the claim as if it were new. And if you don't like that new decision, you can and must appeal all over again. That's good news, because all your appeal rights are still in place.

"Not Well-Founded" Claims – If your claim has not been finally denied as well grounded, it's the same old ball game! If you appealed because your claim was denied as not well grounded, you must continue your appeal. The original decision remains in place, but the appeal authority (the board or the court) must apply the new law to make things right.

Claim At the Regional Office – If your claim is at the RO and has been denied as not well grounded, and your appeal period has not expired, get that appeal or Notice of Disagreement ("NOD") filed before your time to appeal expires. When you appeal, VA must issue a Supplemental Statement of the Case taking the VCAA into account.

Claim At the Board – If your claim is at the Board, it will probably treat the RO's denial of your claim as having no effect and remand it to readjudicate your claim. However, you should check on your claim to make sure.

Claim At the Court – If your claim is at the Court of Appeals for Veterans Claims, they have probably already remanded it to the board, which can readjudicate it or send it back to the RO.

Remanding a case takes time, but it will keep your early effective date intact. It also puts your claim on a better footing because the RO now must develop and readjudicate your claim instead of saying it is not well grounded and blowing you off. Don't forget it is still your claim. Stay in touch with the RO and find out what's happening to your claim. Don't assume you have a guardian angel looking out for you. You may be disappointed. (*Source: Guidance on the VCAA by Stars and Stripes Veterans' Advocate attorney John E. Howell, Feb 2001*) All the aforementioned may seem rather complicated. Bottom line, if you have had a claim denied and/or is pending an appeal and are not sure what to do about it, contact your local Regional Office and ask. Better to check now than to wait until after the time limits have elapsed to get it readjudicated. (*Lt. James Tichacek, USN Ret., Director, Retiree Activities Office, March 21, 2001*)

CAMP LEJEUNE SURVEY PARTICIPANTS SOUGHT

The Marine Corps is still seeking Marine families who conceived children while living in Marine Corps Base (MCB) housing at Camp Lejeune from 1968 through 1985 to participate in a health survey regarding these children. A Marine Corps press release reports that the health survey focuses on compounds that existed in low amounts within the MCB Camp Lejeune water distribution system between 1965 and 1985 and gathering data about the effects that these substances may have on children when exposed before birth. If you or someone you know were pregnant and lived aboard

MCB Camp Lejeune between 1965 and 1985, you are encouraged to participate in the survey whether or not your child has exhibited any adverse health symptoms. To participate, call the National Opinion Research Center (NORC) at (800) 639-4270. NORC can also be reached via e-mail at 4827-lejeune@norcmail.uchicago.edu.

For more general information about the survey, call the Agency for Toxic Substances and Disease Registry (ATSDR) at (888) 422-8737, extension 5132. The Marine Corps has also established a toll-free contact number at (877) 261-9782. Information is also available on the following Web pages:

<http://www.lejeune.usmc.mil/water/watersurvey.htm>

<http://www.usmc.mil/camlejwatersurvey>

www.atsdr.cdc.gov/NEWS/lejeune.html

(*NAUS Update, February 16, 2001*)

TRICARE INFORMATION

Probably one of the most confusing things about the legislation continuing TRICARE after age 65 for military retirees and their dependents, is the provision for enrollment in Part B Medicare. That is because retirees are in so many different categories. Most are identified below and should give you some idea of where you will stand and/or what you need to do:

A – If you are age 65 and over, and have Part B Medicare, you are eligible for TRICARE as a second payer to Medicare.

B – If you are age 65 and over, not covered by an employer health care plan and do not have Part B Medicare, you are not eligible for TRICARE. Therefore, you need to enroll in Part B Medicare so that TRICARE becomes a second payer to Medicare after October 1, 2001.

C – If you are age 65 and over, covered by an employer health care plan and do not have Part B Medicare, you are not eligible for TRICARE. Therefore, you need to enroll in Part B Medicare, which then makes Medicare a second payer to the employer health care plan and TRICARE and second payer to Medicare. Between the three you should end up with almost 100% coverage.

D – If you are age 65 and over, covered by an employer health care plan and enrolled in Part B Medicare, you are eligible for TRICARE. This makes your employer health care plan first payer, Medicare second payer and TRICARE third payer. Again, between the three you should end up with almost 100% coverage.

E – If you are age 65 and over, enrolled in one of the Uniformed Services Family Health Plans (USFHP), have an employer health care plan, not enrolled in Part B Medicare, but paying the TRICARE Prime annual enrollment fee, you continue your eligibility for TRICARE. However, if you leave the USFHP you need to enroll in Part B Medicare, to keep your TRICARE eligibility.

F – If you are age 65 and over, enrolled in one of the Uniformed Services Family Health Plans (USFHP), have an employer health care plan, not enrolled in Part B Medicare, but paying the TRICARE Prime Premium annual enrollment fee, you continue your eligibility for TRICARE. Again, if you

leave the USFHP, you need to enroll in Part B Medicare to retain your TRICARE eligibility.

G – If you are age 65 and over, enrolled in one of the Uniformed Services Family Health Plans (USFHP), do not have an employer health care plan, not enrolled in Part B Medicare, but paying the TRICARE Premium annual enrollment fee, the situation has not yet been addressed. However, more than likely, you will need to enroll in Part B Medicare to continue your eligibility for TRICARE. In this instance, if you leave the USFHP, you will already be enrolled in Part B Medicare and will retain your TRICARE eligibility.

H – If you are age 65 and over and living outside the United States – Medicare is not available outside the United States, therefore retirees age 65 and older do not have Medicare benefits. Neither did they have TRICARE until passage of PL 106-398. Now they can get TRICARE, effective October 1, 2001, if they enroll in Part B Medicare. While they still will not have Medicare benefits, they will have TRICARE benefits for the Part B Medicare cost. Having TRICARE after age 65 does provide a benefit they did not have previously, so it does have some advantages. Part B Medicare Cost will be more than the TRICARE Prime individual annual enrollment fee (\$600 vs. \$230) but it may well be worth the cost. Individuals will have to carefully consider their personal situation and then make a decision. Included in that decision is consideration of the Part B Medicare late enrollment cost if applicable. While the military associations are working to get an exemption to the Part B Medicare late enrollment penalty, it may not happen before TRICARE after age 65 takes effect on October 1, 2001, or even at all. If you wait until 2002 to enroll in Part B Medicare, it means you will not have TRICARE coverage during the period October 1, 2001 to July 1, 2002.

I – If you are 65 or older, residing outside the U.S., an alien widow[er] of a military retiree or an active duty member who died on active duty who was eligible for SS, and unable to draw SS because of failure to meet the 5 yr U.S. residency criteria, the implementation procedure is still being written. However, it is anticipated you will have eligibility for TFL and can apply for social security without monetary compensation and sign up for Medicare Part B. You have to pay the monthly Part B premium plus an additional 10% per year penalty since your initial eligibility at age 65. (*NAUS Update, February 9, 2001*)

TRICARE SENIOR PHARMACY PROGRAM UPDATE

The Department of Defense has published an interim final rule in the Federal Register to implement this program. The effective date is April 1, 2001. To be eligible, a person is required to be a military retiree, dependent, or survivor who is Medicare eligible, 65 years of age or older, and enrolled in Medicare Part B (except for a person who attained age 65 prior to April 1, 2001). Active duty members do not pay a cost-share. Cost share will be: Retail pharmacy \$9 for non-generic and \$3 for generic medications for a 30 day supply; National Mail Order Pharmacy (NMOP) is \$9 for non-generic

and \$3 for generic for a 90 day supply; Non-network is 20 percent or \$9 (whichever is greater) for all drugs for a 30 day supply. The TRICARE Standard annual deductible of \$150 for individual/\$300 per family applies to drugs received from non-network pharmacies. The double coverage rules are applicable to services provided to all beneficiaries under retail pharmacy network, retail pharmacy non-network, or NMOP programs. For this purpose, to the extent they provide a prescription drug benefit, Medicare supplemental insurance plans or Medicare HMO plans double coverage plans and will be primary payer. Over 300,000 beneficiaries did not receive any information from the Department of Defense due to an incorrect address in the Defense Enrollment Eligibility Reporting System (DEERS). If you did not receive a TRICARE Senior Pharmacy mailing from DoD, you need to call and have your address verified. The phone number is 1-800-334-4162 (California Only), 1-800-527-5602 (Alaska and Hawaii) and 1-800-538-9552 (For the rest of the United States). You can send an e-mail to: addrinfo@osd.pentagon.mil or update your information at: <http://www.tricare.osd.mil/DEERSAddress>. To receive information on this Pharmacy Benefit Program from DoD, call 1-877-DOD-MEDS (363-6337) from 7:30 AM-11:00 PM, Monday through Friday. (*TREA Legislative Update, February 11, 2001*)

PHARMACY REFILL BY PHONE GUIDE

The following is a guide for ordering pharmacy refills through the Department of Veterans Affairs Medical Center:

PLEASE HAVE YOUR RX NUMBERS READY.

STEP 1: Dial Phone Number for Local call: 633-5484 or for Long Distance Call Toll Free: 1-800-450-8262

STEP 2: Enter Your Full Social Security Number followed by the # sign on your touch tone phone (000-00-0000#).

STEP 3: Press 2 For: Pharmacy Options

STEP 4: Pharmacy Options:

Press 1 for REFILL - Enter RX Number followed by the # sign, (only numbers-no letters 000000#)

OR

Press 2 for STATUS OF PRESCRIPTION – Enter RX Number (followed by the # sign)

VA FREE PARKINSON'S DISEASE TREATMENT

Military.com reports that the Department of Veterans Affairs (VA) has announced a \$36 million campaign to find a cure for Parkinson's disease. All veterans suffering from the illness will be entitled to free medical care at six centers that will be built by the VA to educate the public, perform research, and treat the illness. These centers will be located in Houston; Philadelphia; Portland, Ore.; Richmond, Va.; San Francisco; and West Los Angeles, Calif. A Veterans Administration press release reports that each Parkinson's center will conduct research covering basic biomedicine, rehabilitation, health services delivery, and clinical trials. Creation of the new

centers represents the second substantial VA initiative regarding Parkinson's disease in two years. VA medical centers treat at least 20,000 Parkinson's disease patients each year. (NAUS Update, February 16, 2001)

TOLL-FREE AGENT ORANGE HELPLINE ESTABLISHED FOR VIETNAM VETERANS

Vietnam veterans now have a new national toll-free helpline to answer their questions about Agent Orange exposure, health care and benefits. The new helpline 1-800-749-8387 is part of the continuing efforts of the Department of Veterans Affairs (VA) to reach America's 2.3 million Vietnam veterans. Callers can speak directly to VA representatives Monday through Friday from 8:00 AM to 4:00 PM, Central Standard Time, or access a 24-hour automated system. They can leave voice mail messages to have information sent to them or listen to recordings about exposure to Agent Orange, VA benefits, health care and disability compensation. "As scientific studies expand our understanding of the possible long-term health effects of Agent Orange spraying in Vietnam, VA is increasing its programs for affected veterans," said Secretary of Veterans Affairs Anthony J. Principi, himself a Vietnam veteran. "VA is committed to reaching out to these veterans and their families whenever and wherever possible to ensure they receive the health care and other benefits they deserve." VA expects considerable interest in the helpline because of a proposed policy that allows Vietnam veterans with adult-onset (Type II) diabetes to receive disability compensation for ongoing medical problems linked to Agent Orange or other herbicides during the war. VA now recognizes 10 medical conditions as being associated with Agent Orange. Agent Orange was a herbicide used to unmask enemy hiding places and destroy foliage during the war. It has been linked to a variety of health problems, ranging from rare conditions and certain birth defects in veterans' offspring to diseases that are somewhat common in middle age, such as prostate cancer and adult-onset diabetes. A regulation to provide monthly compensation for Vietnam veterans with adult-onset diabetes is expected later this year. VA estimates that approximately 200,000 Vietnam veterans will receive service-connection for their diabetes within the first five years under the new policy. About 36,000 veterans from all periods of service are already recognized as "service connected" for diabetes. As part of its outreach, VA is expanding its Agent Orange Review newsletter mailings to over 600,000 identified, in-country Vietnam veterans. A special issue of the newsletter has been prepared which summarizes VA benefits for veterans exposed to Agent Orange and the procedures to obtain benefits. The newsletter, along with the helpline, builds upon longstanding VA outreach to let Vietnam veterans know of changes to their benefits. Over the last 18 years, VA has provided periodic newsletters to over 300,000 Vietnam veterans who have received free Agent Orange-related physical examinations. The helpline is located at the St. Louis VA Regional Office,

which has a similar toll-free helpline for Gulf War veterans. The two helplines will share the same telephone number, with callers selecting the service they wish. For general information on VA benefits and programs, visit VA's website at www.va.gov. VA has developed a specific Agent Orange Web Page in conjunction with the helpline. It can be accessed at www.vba.va.gov/bln/21/benefits/herbicide. (Department of Veterans Affairs, Office of Public Affairs, March 9, 2001)

DELAWARE'S MEDAL OF HONOR RECIPIENTS

There is a "Pyramid of Honors" that can be conferred upon Americans for heroic actions during time of war such as the Silver Star, Distinguished Service Medal and the Navy Cross. Atop this "Pyramid of Honors" is the Medal of Honor, the highest award bestowed upon Americans for heroics during combat. This "Medal of Honor" was instituted in 1862 during the Civil War. Since that time 3,436 Americans have received this highest honor of their country (only 150 still living as of March 2001). Of those, only 14 were awarded to Delawareans: nine during the Civil War, one during the Indian Wars out west, one for the insurrection that followed in the Philippines after the war with Spain, and two during World War II. The two veterans listed below are the last in a series honoring Delaware's Medal of Honor Recipients:

WORLD WAR II

NELSON, William L.

Rank and organization: Sergeant, U.S. Army, 60th Infantry, 9th Infantry Division. *Place and date:* At Djebel Dardys, Northwest of Sedjenane, Tunisia, 24 April 1943. *Entered service at:* Middletown, Del. *Birth:* Dover, Del. *G.O. No.:* 85, 17 December 1943. *Citation:* For conspicuous gallantry and intrepidity at risk of life, above and beyond the call of duty in action involving actual conflict. On the morning of 24 April 1943, Sgt. Nelson led his section of heavy mortars to a forward position where he placed his guns and men. Under intense enemy artillery, mortar, and small-arms fire, he advanced alone to a chosen observation position from which he directed the laying of a concentrated mortar barrage which successfully halted an initial enemy counterattack. Although mortally wounded in the accomplishment of his mission, and with his duty clearly completed, Sgt. Nelson crawled to a still more advanced observation point and continued to direct the fire of his section. Dying of handgrenade wounds and only 50 yards from the enemy, Sgt. Nelson encouraged his section to continue their fire and by doing so they took a heavy toll of enemy lives. The skill which Sgt. Nelson displayed in this engagement, his courage, and self-sacrificing devotion to duty and heroism resulting in the loss of his life, was a priceless inspiration to our Armed Forces and were in keeping with the highest tradition of the U.S. Army.

CONNOR, James P.

Rank and organization: Sergeant, U.S. Army, 7th Infantry, 3d Infantry Division. *Place and date:* Cape Cavalaire, southern France, 15 August 1944. *Entered service at:* Wilmington, Del. *Birth:* Wilmington, Del. *G.O. No.:* 18, 15 March 1945. *Citation:* For conspicuous gallantry and intrepidity at risk of life above and beyond the call of duty. On 15 August 1944, Sgt. Connor, through sheer grit and determination, led his platoon in clearing an enemy vastly superior in numbers and firepower from strongly entrenched positions on Cape Cavalaire, removing a grave enemy threat to his division during the amphibious landing in southern France, and thereby insured safe and uninterrupted landings for the huge volume of men and materiel which followed. His battle patrol landed on "Red Beach" with the mission of destroying the strongly fortified enemy positions on Cape Cavalaire with utmost speed. From the peninsula the enemy had commanding observation and seriously menaced the vast landing operations taking place. Though knocked down and seriously wounded in the neck by a hanging mine, which killed his platoon lieutenant, Sgt. Connor refused medical aid and with his driving spirit practically carried the platoon across several thousand yards of mine-saturated beach through intense fire from mortars, 20-mm. Flak guns, machineguns, and snipers. En route to the Cape, he personally shot and killed 2 snipers. The platoon sergeant was killed and Sgt. Connor became platoon leader. Receiving a second wound, which lacerated his shoulder and back, he again refused evacuation, expressing determination to carry on until physically unable to continue. He reassured and prodded the hesitating men of his decimated platoon forward through almost impregnable mortar concentrations. Again emphasizing the prevalent urgency of their mission, he impelled his men toward a group of buildings honeycombed with enemy snipers and machineguns. Here he received his third grave wound, this time in the leg, felling him in his tracks. Still resolved to carry on, he relinquished command only after his attempts proved that it was physically impossible to stand. Nevertheless, from his prone position, he gave the orders and directed his men in assaulting the enemy. Infused with Sgt. Connor's dogged determination, the platoon, though reduced to less than one-third of its original 36 men, out-flanked and rushed the enemy with such furiousness that they killed 7, captured 40, seized 3 machineguns and considerable other materiel, and took all their assigned objectives, successfully completing their mission. By his repeated examples of tenaciousness and indomitable spirit, Sgt. Connor transmitted his heroism to his men until they became a fighting team which could not be stopped.

MISPERCEPTIONS HURT SMALL BUSINESS

Time is money, particularly in the small business arena. Timely access to capital can mean the difference between the success and failure of a small business. In the past year since I relocated to Delaware, I have spent a lot of time correcting misperceptions about the U.S. Small Business Administration's (SBA) loan programs and services. The last

thing a small business owner needs is misinformation. It is time to set the record straight so we can get down to the business of helping our businesses grow and prosper.

Myth #1: A small business can only apply for a SBA loan after being turned down by several banks.

Truth: A business owner does not need to be turned down to qualify for SBA financing. They work directly with a bank on a SBA loan application. After the bank approves the loan, it sends it to the SBA for its approval. If the bank does not approve the loan, the business owner should shop around for another bank. Banks understand that small businesses are risky. The SBA and local banks share the risk under the SBA loan guaranty program. The SBA guarantees 75-90 percent of the loan, depending on the loan program and amount, reducing the banks credit exposure. Without the SBA, there would be far less capital available to small businesses.

Myth #2: The SBA no longer offers programs targeted to veterans.

Truth: Following Congress' passage of the Veterans Entrepreneurship and Small Business Development Act in 1999, the SBA funded the first of four Veterans Business Outreach Centers (VBOC) in the U.S. The VBOCs offer veterans entrepreneurial training and counseling, assistance in business plan preparations and mentoring opportunities. The VBOC located in the Mid-Atlantic Region is: TEP Consulting, Inc., 858 Dogwood Court, Suite 245, Herndon, VA 20172-0245. Point of contact: Tim Proctor, toll free (888) 588-4891 or (703) 707-0931, Fax (703) 707-0985, Email: Timproctor@tepconsulting.com. Don't be discouraged by the out of state address. TEP Consulting oversees the VBOC's services throughout the Mid-Atlantic Region. The VBOC is working closely with the SBA and the Delaware Commission of Veterans Affairs to launch a series of entrepreneurial training workshops this spring (details forthcoming). In addition, the SBA is planning a circuit-riding program with the Commission of Veterans Affairs and will soon join their mobile office van to meet with veterans around the state. We will come to you to answer your small business questions.

Myth #3: It takes several months to get a loan approved by the SBA.

Truth: Definitely not true! This is my least favorite misperception. The fact is that SBA offices are held accountable (and should be) for the goals and objectives outlined in their business and marketing plans, including processing time. After the bank submits a Low Doc loan (loans under \$150,000) application to the SBA, they are guaranteed to get an answer back within 36 hours. Typically, the SBA responds within 24 hours and usually within a few hours of the request. A larger loan request typically takes one to three days for approval, depending on the loan backlog and the complexity of the request. The banks will require recent federal tax returns and three years of financial statements. If the application is not complete, it can delay the approval time.

Myth #4: The SBA offers grants to help entrepreneurs start businesses.

Truth: The SBA does not offer any grants under its financing programs. The banks typically require a 15-20 percent injection from the business. The business owner needs to accept some personal risk. The bank and the SBA are primarily concerned about repayment. If a business owner has a personal investment in the business, they are more likely to be concerned about the success of the business. There is one exception regarding grants. The SBA oversees the government's Small Business Innovation Research (SBIR) program, which provides research and development grants to help an entrepreneur take a product from the concept stage to the marketplace. The business owner must meet the outlined need of the government agency while developing their product.

Myth #5: The SBA only makes large loans.

Truth: While the maximum amount of a SBA guaranty is \$1 million (with some exceptions), most loans are under \$150,000. In 1994, the SBA launched its Low Doc loan program targeting loans under \$150,000. The program features a one-page application and a streamlined processing time. The SBA recognizes that most businesses today have less than five employees or are self-employed. A \$30,000 loan is just as important to a microenterprise as a \$750,000 loan is to a larger business. The Low Doc loan program created a trend in the financial marketplace for smaller loans.

Myth #6: The SBA only makes loans to women and minorities.

Truth: The statistics prove otherwise. Historically, the SBA's loan portfolio featured a low percentage of loans to women and minority-owned businesses. This wrong has been corrected in the past decade, with the SBA tripling its lending to women and minorities. More SBA loans were approved to African-American-owned businesses in the past decade than in the first 40 years of SBA existence. Even with this dramatic increase, minority-owned business loans represent only 28 percent of SBA's portfolio. There is a bigger economic picture at stake when considering minority business lending. Several studies project that by 2050, there will no longer be a racial majority in the United States. Since small business drives the economy (typically small business represents 95-98 percent of each state's economy), it is critical that we keep pace with the growth of the minority population. Our economy can be in serious danger in a few decades if we don't increase the number of minority-owned businesses. For example, Hispanic-Americans represent the fastest growing population in the nation. However, Hispanic-owned businesses are significantly under-represented in the small business marketplace. This is a serious issue that the SBA and other economic development groups must address to retain the nation's sound economy. *(Jayne Armstrong is director of the U.S. Small Business Administration's (SBA) Delaware District Office. She can be reached at (302) 573-6382)*

HUNTING, TRAPPING AND FISHING LICENSES

The Delaware Commission of Veterans Affairs (DCVA) in cooperation with the Department of Natural Resources and Environmental Control (DNREC), Division of Fish & Wildlife will be issuing Hunting, Trapping and Fishing ID cards for those Delaware veterans and members of the Armed Forces who meet the exceptions to requirements for licensing under Title 7, Chapter 5, Section 502 of the Delaware Code. For more information, please call (302) 739-2792 or (800) 344-9900.

DELAWARE VETERANS HALL OF HEROES

The Delaware Veterans Hall of Heroes Association has been formed to pay homage to Delaware Veterans, who have received medals of valor (i.e., Medal of Honor, the Service Crosses, Air Medals, Silver Star, Legion of Merit, Bronze Star, Purple Heart, and other Medals of Valor) in the service of their country. The veteran must have been a Delaware resident at the time of award; be honorably discharged; have proof of the award; copy of Certificate of Discharge (DD 214). Veterans or family and friends of inductees living or posthumous, please call Robert Anderson (302) 777-3237 or Paul L. Cathell, Jr. (302) 994-2061. We would also appreciate hearing from relatives of the Delaware Medal of Honor Recipients (14) from the earlier conflicts to the Civil War.

CELLULAR PHONE THEFT

To add insult to injury, if your cellular phone is stolen, is the knowledge that somebody else will be using it. This can be prevented. All you need to do is notify your service provider of your handset's unique serial number and they will block your handset so that even if the thief changes the SIM card, your phone will be totally useless. To check your phone's serial number, key in the digits: *#06# A five digit code will appear on the screen. Write it down and keep it handy in case of loss. You probably won't get your phone back, but at least you will know that the thief can't use or sell it. If everybody did this, there would be no point in stealing mobile phones. Pass the word. *(RAO Bulletin Update, March 7, 2001)*

CERTIFICATE OF APPRECIATION TO DELAWARE VETERANS

In January 1946, Walter W. Bacon, then elected Governor, authorized a state award to those who served in World War II. To honor this commitment to Delaware Veterans, Governor Ruth Ann Minner has announced that the State of Delaware will provide a "Certificate of Appreciation" to all Delaware residents who shall have served honorably in the Armed Forces of the United States during time of peace, conflict or war. To request a "Certificate of Appreciation" the veteran/spouse or next of kin must submit the enclosed application (see page 11) along with a copy of veterans

Certificate of Release or Discharge from Active Duty, (DD Form 214). **DO NOT SEND ORIGINAL.** If you are a member of a veteran's organization, we recommend that you send your requests through them so they may be consolidated. The 8 1/2 X 11 inch certificate, suitable for framing, is printed in black lettering on parchment paper, has a gold border and the Delaware State Seal is depicted in the background. The embossed gold seal of the Commission of Veterans Affairs is attached.

COLD WAR CERTIFICATES

If you try to contact the Cold War Recognition Certificate Program, you will find there have been some problems with the program and changes in contact information. There is over a 9 to 12 month backlog and they request no follow-up inquires until after 9 to 12 months from the date of the application. Information on the program and how to request a Certificate can be obtained at the website or phone number below. Their new contact information is:

Commander PERSCOM

Cold War Recognition, Hoffman 2

Attn: TAPC-CWRS, 3N45

200 Stovall Street

Alexandria, VA 22332-0473

PHONE (703) 325-6027

FAX (800) 723-9262 or (703) 325-2167

Internet: <http://coldwar.army.mil>

(NACVSO News, Volume X, Issue VI)

CENTRAL AND SOUTHERN DELAWARE HEALTH SCREENINGS

Health screenings will be conducted at the following locations from 9:00 AM – 3:00 PM in Kent and Sussex Counties:

APR 5	Ocean View VFW Post 7234	539-9981
APR 10	Smyrna American Legion Post 14	378-6329
APR 11	Delaware Commission of Veterans Affairs	739-2792
APR 12	Riverdale American Legion Post 28	945-7314
MAY 3	Ocean View VFW Post 7234	539-9981
MAY 8	Smyrna American Legion Post 14	378-6329
MAY 10	Riverdale American Legion Post 28	945-7314
JUN 6	Delaware Commission of Veterans Affairs	739-2792
JUN 7	Ocean View VFW Post 7234	539-9981
JUN 12	Smyrna American Legion Post 14	378-6329
JUN 14	Riverdale American Legion Post 28	945-7314

Veterans are requested to bring proof of service for enrollment.

For more information contact:

Clyde Bragg, RN Outreach Health Screening Nurse

(302) 633-5332 – Outreach Screening Clinic

(302) 633-5500 – Primary Care/Women's Health Clinic

(302) 633-5212 – Eligibility/Registration

(302) 633-5519 – Health Care Hotline

VETERAN SERVICE OFFICER REPRESENTATION

The Delaware Commission of Veterans Affairs Service Officers, Ms. Melanie E. Bronov and Ms. Laurie A. White, provide information and assistance in submitting claims concerning education, disability compensation, hospitalization, rehabilitation and pensions. You may contact Ms. Bronov at our Dover office, Monday-Friday (except for Wednesdays), 8:30 AM – 4:30 PM, (302) 739-7447 or (800) 344-9900 (in State). *Please call for an appointment.* Ms. White is available at the Pyle State Service Center located in Roxanna, DE, Monday-Friday (except for Wednesdays), 8:30 AM - 4:30 PM, (302) 732-9560. *Please call for an appointment.* DCVA also represents members of the following veterans organizations: The Retired Enlisted Association, Military Order of the Purple Heart, and the Marine Corps League.

COMMISSION MEETINGS

The Delaware Commission of Veterans Affairs meets the fourth Tuesday of each month, 11:00 AM, Robbins Building, 802 Silver Lake Blvd, Suite 100, Dover, DE. The meeting schedule varies for December and June of each year. These meetings are open to the public. Any individual requiring special accommodations, shall contact this office one week prior to meeting date. If you would like to attend, please call 1-800-344-9900 (in State) or (302) 739-2792.

EMPLOYMENT SERVICES

Roger Pleus (Wilmington).....	302-761-8096
Al Barclift (Wilmington).....	302-761-8093
Desiree Young (Newark).....	302-453-4350 ext. 218
Mike Wolanski (VA Regional Ofc, Elsmere)...	302-633-5492
Steve Flaherty (Dover).....	302-739-5473
Charlene Robinson (Dover AFB).....	302-677-6942
Allan Hopkins (Dover).....	302-739-5473
Bob Dotterer (Georgetown).....	302-856-5230

VETERAN SERVICE ORGANIZATIONS OUTREACH

American Legion

Darrell Johnson, Sr., Dept. Service Officer, (302) 633-5323, will visit the following posts between 10:00 AM and 2:00 PM on the following dates:

APR 4	Laurel, Post 19	875-9948
	Seaford, Post 6	
APR 11	Dover, Post 2	674-3922
APR 19	Oak Orchard/Riverdale	945-1673
	Post 28	
MAY 2	Laurel, Post 19	875-9948
	Seaford, Post 6	
MAY 9	Dover, Post 2	674-3922
MAY 17	Oak Orchard/Riverdale	945-1673

	Post 28	
JUN 6	Laurel, Post 19	875-9948
	Seaford, Post 6	
JUN 13	Dover, Post 2	674-3922
JUN 21	Oak Orchard/Riverdale	945-1673
	Post 28	

Disabled American Veterans (DAV)

Charles Kashner, Department Service Officer (DAV), (302) 697-9061 or (302) 697-3335.

Every Wednesday: DAV Headquarters Building
(Kent) 8:00-12:00 183 South Street

Camden, DE 19934

Every Thursday: Department of Labor
(Sussex) 8:00-12:00 Div. Of Emp & Trng
Georgetown Professional Park
600 N. DuPont Hwy.
Georgetown, DE 19947

Paralyzed Veterans of America (PVA)

Dante Profili, National Service Officer, VA Regional Office,
1601 Kirkwood Hwy, Room 26, Wilmington, DE 19805,
(302) 633-5325 or (302) 633-5392.

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office,
1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805,
(800) 461-8262 ext. 5326 or (302) 633-5326.

1ST Thursday Dover Armory (741-7516) 8:00-11:00 AM
Milford VFW (422-4412) 1:30-4:00 PM

2nd Thursday Dover Armory (741-7516) 8:00-11:00 AM
Milton VFW (684-4975) 1:30-4:00 PM

3rd Thursday Dover Armory (741-7516) 8:00-11:00 AM
Rehoboth VFW (227-3469) 1:30-4:00 PM

4th Thursday Dover Armory (741-7516) 8:00-11:00 AM
Seaford VFW (629-3092) 1:30-4:00 PM

5th Thursday Dover Armory (741-7516) 8:00-11:00 AM

NOTE: All persons interested in Outreach Services should first
call our office so that some advance information may be
obtained to accelerate application process.

RETIREE ACTIVITIES

Retired Activities Office

Bldg 520, Room 105, Dover AFB, DE 19902, (302) 677-4612.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920 Kirkwood Hwy,
Wilmington, DE 19808, (302) 998-5194.

VETERAN ORGANIZATIONS

American Legion.....302-633-5323
AMVETS.....302-994-2511 ext. 4366
Disabled American Veterans.....302-633-5324
Paralyzed Veterans of America.....302-633-5325
Veterans of Foreign Wars.....302-633-5326
Vietnam Veterans of America.....302-633-5357

VETERANS ADMINISTRATION

Claims, Benefits, Veterans Services
(Regional Office).....1-800-827-1000
VA Hospital Scheduling.....1-800-461-8262/302-944-2511
Veterans Outreach Center
(New Castle County).....302-633-5360
(Kent and Sussex Counties).....302-422-8011

DELAWARE COMMISSION OF VETERANS AFFAIRS

Commissioners may be reached by calling (800) 344-9900.

Jim Thompson (Chairman).....Marine Corps League
Bob Marcinkowski (Vice Chairman).....TROA
Bob Barnett.....Jewish War Veterans
Cornelius "Bill" Carroll.....Military Order of the Purple
Heart
Charles Farrell.....Korean War Veterans
George K. Hastings.....Military Order of the World Wars
Charles Kashner.....Disabled American Veterans
Richard M. Magner.....AMVETS
Gary "Mo" Morris.....American Legion
Ben Pernol.....Veterans of Foreign Wars
Reese Phillips.....La Societe 40&8
John Thomas.....Delaware Veterans
George Webb.....Vietnam Veterans of America

DELAWARE VETERANS MEMORIAL CEMETERY

New Castle County Section (Bear, DE).....(302) 834-8046
Sussex County Section (Georgetown, DE).....(302) 934-5653

The Centurion is published for informational purposes only, and does not necessarily reflect the views of the Commission of Veterans Affairs or the State of Delaware.
Paid for with State Funds

If you are not already on our mailing list and wish to receive this newsletter on continual basis, please provide the following
information below: (Articles should be submitted to the Commission Office directly)

NAME/ORGANIZATION_____

STREET_____

CITY _____ STATE _____ ZIP _____ - _____

MAIL TO: DELAWARE COMMISSION OF VETERANS AFFAIRS
ROBBINS BUILDING
802 SILVER LAKE BLVD, SUITE 100
DOVER, DE 19904

DELAWARE COMMISSION OF VETERANS AFFAIRS
APPLICATION FOR CERTIFICATE OF APPRECIATION

Veterans Name _____
First Middle Last

Address _____
Street City State Zip

Phone: Home _____ Work _____

Date Entered Service _____ Date Separated _____ Branch of Service _____

Date of Birth _____ Type of Discharge _____ Highest Rank Achieved _____
(only required if requesting rank on certificate)

LEGAL RESIDENT OF THE STATE OF DELAWARE

To meet the legal residency requirement (in addition to honorable military service) the veteran must have been:

- a. A legal resident of Delaware when he or she entered the Armed Forces of the United States; or
- b. A legal resident of Delaware at time of death

Please submit this application and a copy of Certificate of Release or Discharge from Active Duty, (DD-214) to:

Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, DE 19904
Phone: (302) 739-2792 or 1-800 344-9900 (In state only)

Signature of Veteran/spouse or next of kin _____ Date _____

Relationship if not veteran _____

NOTE: Please anticipate 4 to 6 weeks in receiving your Certificate

TO BE COMPLETED BY DCVA

____ Approved ____ Pending ____ Disapproved

Name _____ Date _____

Title _____

DCVA FORM 20-01-95-04-01

STATE OF DELAWARE

"Serving Delaware's Veterans"

**Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, Delaware 19904**

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DCVA 20-01-01-04-01